

Information to identify the case:

Jonathan Henry Erving

Debtor 1: First Name Middle Name Last Name  
Debtor 2: (Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court: District of New Jersey  
Case number: 19-29357-MBK

Social Security number or ITIN: xxx-xx-6771  
EIN: \_\_\_\_\_

Social Security number or ITIN: \_\_\_\_\_  
EIN: \_\_\_\_\_

Date case filed for chapter: 13 10/11/19

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jonathan Henry Erving	
2. All other names used in the last 8 years		
3. Address	2684 Spruce Drive Manchester Township, NJ 08759	
4. Debtor's attorney Name and address	William H. Oliver, Jr. William H. Oliver, JR 2240 State Highway 33 Suite 112 Neptune, NJ 07753	Contact phone 732-988-1500
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 <a href="http://www.russotrustee.com">www.russotrustee.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 10/12/19

For more information, see page 2

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>November 7, 2019 at 10:00 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> Chapter 13 Standing Trustee – Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline: 1/6/20</b>
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 12/20/19</b>
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	
	<b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Jonathan Henry Erving  
DebtorCase No. 19-29357-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 309IPage 1 of 2  
Total Noticed: 79

Date Rcvd: Oct 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2019.

db +Jonathan Henry Erving, 2684 Spruce Drive, Manchester Township, NJ 08759-4606  
 518508711 +AR Resources, Inc., Pob 1056, Blue Bell, PA 19422-0287  
 518508710 +AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287  
 518508707 Allied Digestive Health, PO Box 11578, Newark, NJ 07101-4578  
 518508708 American Anesthesiology of NJ PC, PO Box 88087, Chicago, IL 60680-1087  
 518508709 Anoop Porwal MD, PO Box 1844, Toms River, NJ 08754-1844  
 518508717 BCA Financial Services Inc., 18001 Old Cutler Rd., Ste. 462, Miami, FL 33157-6437  
 518508714 +Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413  
 518508715 Barnabas Health Medical Group, PO Box 826504, Philadelphia, PA 19182-6404  
 518508716 +Barron Emergency Physicians, P.O. Box 7418, Philadelphia, PA 19101-7418  
 518508719 +Cardiology Assoc. of Ocean County, 495 Jack Martin Blvd., Suite 2, Brick, NJ 08724-7768  
 518508720 +Cardiology Center of NJ LLC, 32 Chelsea Dr., Livingston, NJ 07039-3420  
 518508722 Coastal Imaging LLC, PO Box 6750, Portsmouth, NH 03802-6750  
 518508723 Coastal Urology Associates, P.A., 446 Jack Martin Blvd., Brick, NJ 08724-7733  
 518508724 Community Emerg Med Assoc, LLC, PO Box 80237, Philadelphia, PA 19101-1237  
 518508726 Comsti Deperio Pineda & Assoc LLC, D/B/A Physicians for Adults, 681 Rte. 70, Lakehurst, NJ 08733-2853  
 518508727 Costal Urology Associates PA, 446 Jack Martin Blvd, Brick, NJ 08724-7733  
 518508728 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 518508729 +Credit Acceptance, Po Box 5070, Southfield, MI 48086-5070  
 518508730 +Davita, 15271 Laguna Canyon Rd., Irvine, CA 92618-3146  
 518508732 Dr. David S. Kleinman MD, 40 Bey Lea Drive, Ste. 103B, Toms River, NJ 08753-2900  
 518508733 +Dr. Shivendra Pandey MD, 2640 Hwy 70, Ste. 101B, Manasquan, NJ 08736-2610  
 518508734 EKG Interpretation Group, PO Box 512619, Philadelphia, PA 19175-2619  
 518508735 +Franklin J. Frasco MD, 2051 Hwy 35, Belmar, NJ 07719-3539  
 518508736 +Geico Indemnity Company, One Geico Plaza, Bethesda, MD 20810-0002  
 518508738 +Gem Recovery Systems, P.O. Box 85, Emerson, NJ 07630-0085  
 518508737 +Gem Recovery Systems, 1001 McBride Ave, Little Falls, NJ 07424-2534  
 518508740 +Howard Leitner & Perlmutter Urologic Ass, 2401 Hwy 35, Manasquan, NJ 08736-1193  
 518508741 +ID Associates PA, 105 Raider Blvd., Suite 101, Hillsborough, NJ 08844-1528  
 518508742 +ID Care, PA, 105 Raider Blvd, Suite 101, Hillsborough, NJ 08844-1528  
 518508744 +Imaging Consultants of Essex, PO Box 3247, Indianapolis, IN 46206-3247  
 518508743 Imaging Consultants of Essex, PO Box 1733, Frederick, MD 21702-0733  
 518508745 +Intensive At Toms River, 66 West Gilbert St., Red Bank, NJ 07701-4947  
 518508746 JCP&L, PO Box 3687, Akron, OH 44309-3687  
 518508747 +Jersey Pulmonary Care, MDPA, 9 Hospital Drive, Toms River, NJ 08755-6425  
 518508748 Livingston Pathology Associates, 520 E 22nd St, Lombard, IL 60148-6110  
 518508749 +Manchester Twp. Dept. of Utilities, 1 Colonial Drive, Manchester Township, NJ 08759-6598  
 518508750 Meridian Cardiovascular Interp, PO Box 416787, Boston, MA 02241-6787  
 518508751 Meridian Laboratory Physicians PA (JSU), PO Box 60280, North Charleston, SC 29419-0280  
 518508752 Meridian Med Grp, PO Box 416693, Boston, MA 02241-6693  
 518508753 +Monmouth Ocean Hospital Service Corp, 4806 Megill Road, Suite 3, Neptune, NJ 07753-6926  
 518508754 +Monoc, 4806 Megill Road, Neptune, NJ 07753-6926  
 518508755 +Myriad Emergency Phys LLC, PO Box 80137, Philadelphia, PA 19101-1137  
 518508758 +NJ E-Zpass, PO Box 4971, Trenton, NJ 08650-4971  
 518508756 +New Jersey Turnpike Authority, NJ E-Z Pass Violations Processing Center, PO Bo 52005, Newark, NJ 07101-8205  
 518508757 New Jersey Urology, CL#4480, PO Box 95000, Philadelphia, PA 19195-4480  
 518508760 Ocean Medical Center, PO Box 650292, Dallas, TX 75265-0292  
 518508761 Ocean Physicians LLC, 601 rte. 37 West, Ste. 104, Toms River, NJ 08755-8050  
 518508762 +Ocean Renal Associates, 210 Jack Martin Blvd, Ste. D-1, Brick, NJ 08724-3063  
 518508765 PAM, LLC NJ Ez-Pass, PO Box 1642, Milwaukee, WI 53201-1642  
 518508766 +Plover Inpatient Services LLC, PO Box 38024, Philadelphia, PA 19101-0706  
 518508767 +Professional Assoc. of Jackson, 2105 W county Line Rd, STE 4, Jackson, NJ 08527-2301  
 518508768 +Progressive Garden State Insurance Co., Payment Processing Center - 27, PO Box 55126, Boston, MA 02205-5126  
 518508769 Qualitas Pharmacy Services, PO Box 28267, New York, NY 10087-8267  
 518508770 RMP, LLC, PO Box 630844, Cincinnati, OH 45263-0844  
 518508774 SBMC Provider Services, PO Box 21489, New York, NY 10087-1489  
 518508772 +Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544  
 518508773 +Santander Consumer USA, Po Box 961211, Fort Worth, TX 76161-0211  
 518508777 St Barnabas Emerg Med Ass, LLC, PO Box 80244, Philadelphia, PA 19101-1244  
 518508778 The Rothman Institute, PO Box 757910, Philadelphia, PA 19175-7910  
 518508780 University Radiology Group PC, PO Box 1075, East Brunswick, NJ 08816-1075

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bkwliver@aol.com Oct 16 2019 01:24:06 William H. Oliver, Jr.,  
 William H. Oliver, JR, 2240 State Highway 33, Suite 112, Neptune, NJ 07753  
 tr E-mail/Text: bnc@russotrustee.com Oct 16 2019 01:27:06 Albert Russo,  
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 16 2019 01:26:03 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

District/off: 0312-3

User: admin  
Form ID: 309I

Page 2 of 2  
Total Noticed: 79

Date Rcvd: Oct 15, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 16 2019 01:25:59 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518508706 +EDI: CAPIO.COM Oct 16 2019 04:33:00 AC AssetCare, 2222 Texoma Pkwy, Ste. 180,  
Sherman, TX 75090-2484  
518508712 +E-mail/Text: billing@assa-nj.com Oct 16 2019 01:26:30 Atlantic Shore Surgical Assoc.,  
478 Brick Blvd., Brick, NJ 08723-6077  
518508713 EDI: BANKAMER.COM Oct 16 2019 04:33:00 Bank of America, Attn: Bankruptcy, Po Box 982238,  
El Paso, TX 79998  
518508721 EDI: CCS.COM Oct 16 2019 04:33:00 CCS, Payment Processing Center, PO Box 55126,  
Boston, MA 02205-5126  
518508725 E-mail/Text: ebn@rwjbh.org Oct 16 2019 01:26:32 Community Medical Center, P.O. Box 903,  
Oceanport, NJ 07757-0903  
518508731 +E-mail/Text: e.salmons@doveroilcompany.com Oct 16 2019 01:26:05 Dover Oil Co.,  
239 Dover Road, Toms River, NJ 08757-5142  
518508759 +E-mail/Text: OMCbankruptcy@hackensackmeridian.org Oct 16 2019 01:26:44 Ocean Medical Center,  
425 Jack Martin Blvd., Brick, NJ 08724-7732  
518508763 +E-mail/Text: bankruptcy@onlineis.com Oct 16 2019 01:26:38 Online Collections,  
Attn: Bankruptcy, Po Box 1489, Winterville, NC 28590-1489  
518508764 +E-mail/Text: bankruptcy@onlineis.com Oct 16 2019 01:26:38 Online Collections, Pob 1489,  
Winterville, NC 28590-1489  
518508771 E-mail/Text: ebn@rwjbh.org Oct 16 2019 01:26:32 Saint Barnabas Medical Center,  
PO Box 29960, New York, NY 10087-9960  
518508775 +EDI: SWCR.COM Oct 16 2019 04:33:00 Southwest Credit Systems, 4120 International Parkway,  
Suite 1100, Carrollton, TX 75007-1958  
518508776 +EDI: SWCR.COM Oct 16 2019 04:33:00 Southwest Credit Systems, 4120 International Parkway,  
Carrollton, TX 75007-1958  
518508779 E-mail/Text: bankruptcydepartment@tsico.com Oct 16 2019 01:26:49 Transworld Systems Inc.,  
PO Box 15609, Wilmington, DE 19850-5609  
518508781 +EDI: VERIZONCOMB.COM Oct 16 2019 04:33:00 Verizon, P.O. Box 4833,  
Trenton, NJ 08650-4833

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518508718\* BCA Financial Services, Inc., 18001 Old Cutler Rd, Ste 462, Miami, FL 33157-6437  
518508739\* Gem Recovery Systems, PO Box 85, Emerson, NJ 07630-0085

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0